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**VIA ECF**

The Honorable William F. Kuntz  
United States District Court  
Eastern District of New York  
225 Cadman Plaza East  
Brooklyn, NY 11201

**RE: Gold v. Global  
16 CV 5404 (WFK) (ST)**

Dear Judge Kuntz:

I represent the plaintiff in the above matter. I apologize for the late submission, but it is a rather simple response. The plaintiff has no relationship with the defendant other than being a victim of the defendant's abusive predatory collection practices. A motion to compel arbitration is governed by the summary judgment standard so that a motion at this point will be premature due to disputed issues of fact.

Plaintiff disputes the existence of an arbitration agreement so that it will be necessary to engage in discovery prior to defendant's proposed motion.

Thank you for the Court's consideration of the foregoing.

Yours faithfully,

/s/  
Adam J. Fishbein

Cc: Adam Hartley, Esq.